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## **CERTIFICATE OF TRANSMISSION**

**Date of Transmission: 22 July 2005**

I hereby certify that the following correspondence is being facsimile transmitted to the attention of the Director of the US Patent and Trademark Office on the above date via the following facsimile number: 703-872-9306.

Information Disclosure Statement (4 sheets)  
Form PTO-1449 (1 sheet)  
PTO/SB/17 Fee Transmittal Form (1 sheet)  
PTO-2038 Credit Card Payment Form (1 sheet)

Application Number 09/650,733  
Confirmation No.: 2432  
Filing Date: 30 August 2000  
Document Submission Date: 22 July 2005

Art Unit: 3628  
Examiner: Vincent, David Robert  
Inventor: Pilato, Alejandro M.

**Docket: 1011-002**

**Pages: 8**

22 Jul 2005

Date

Eden Brown

Name of Certifier



Signature of Certifier

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**JUL 22 2005**

**PATENT**

**Application # 09/650,733  
Attorney Docket # 1011-002**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Alejandro M. Pilato  
Application # : 09/650,733  
Confirmation # : 2432  
Filed : 30 August 2000  
Application Title : METHOD AND SYSTEM FOR PROVIDING FINANCIAL  
FUNCTIONS  
Art Unit # : 3628  
Latest Examiner : David Robert Vincent

**INFORMATION DISCLOSURE STATEMENT (IDS)**

Mail Stop Amendment  
Commissioner for Patents  
United States Patent and Trademark Office (USPTO)  
P.O. Box 1450  
Alexandria, VA 22313-1450

07/22/2005 TL0111 00000044 09650733  
01 FC:1806 180.00 OP

Sir:

Pursuant to 37 CFR 1.56, the attention of the USPTO is hereby directed to the attached listing of documents and/or the attached Declaration. Unless otherwise indicated herein, one copy of each listed document is attached.

It is respectfully requested that the listed documents:

- (1) be expressly considered during the prosecution of this application;
- (2) be made of record therein; and
- (3) appear among the "References Cited" on any patent to issue therefrom.

The following marked paragraphs are applicable in this IDS.

**PATENT****Application # 09/650,733****Attorney Docket # 1011-002****Timing of this IDS:**

- ☐ **A.** This IDS is being filed per 37 CFR 1.97(b)
- ☐ (1): within 3 months of the U.S. filing date other than a CPA under 1.53(d);
  - ☐ (2): within 3 months of the date of entry of the national stage as set forth in 1.491 in an international application;
  - ☐ (3): before the mailing date of a first Office Action on the merits; **OR**
  - ☐ (4): before the mailing date of a first Office Action associated with a request for continued examination (RCE) under 1.114;

**AND**, thus, no certification or fee is required.

- ☒ **B.** This IDS is being filed per 37 CFR 1.97(c), **AFTER** the period specified in 37 CFR 1.97(b) [section A of this IDS], and **BEFORE**:
- (a) the mailing date of any Final Action under 1.113,
  - (b) a Notice of Allowance under 1.311, **OR**
  - (c) an action that otherwise closes prosecution,

**AND**, per 37 CFR 1.97(e), I hereby certify that:

- ☐ (1) each item of information contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application not more than 3 months prior to the filing of this IDS ; **OR**
- ☒ (2) no item of information in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than 3 months prior to the filing of this IDS;

**AND**, per 37 CFR 1.97(c), this IDS is accompanied by:

- ☒ (3) payment of the fee under 37 CFR 1.17(p) to ensure consideration of the disclosed information.

**PATENT****Application # 09/650,733****Attorney Docket # 1011-002**

- ☐ C. This IDS is being filed per 37 CFR 1.97(d), AFTER the period specified in 37 CFR 1.97(c) [section B of this IDS], and ON or BEFORE the payment of the Issue Fee;

AND, per 37 CFR 1.97(e), I hereby certify that:

- ☐ (1) each item of information contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application not more than 3 months prior to the filing of this IDS; OR
- ☐ (2) no item of information in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than 3 months prior to the filing of this IDS;

AND, per 37 CFR 1.97(d), this IDS is accompanied by:

- ☐ (3) payment of the fee under 37 CFR 1.17(p) to ensure consideration of the disclosed information.

**Legible Copies of Listed References:**

- ☐ D. In addition to the attached listing, accompanying this IDS is a legible copy of each listed:
- (1) foreign patent document;
  - (2) pending unpublished U.S. application OR that portion of the application that caused it to be listed including any claims directed to that portion; AND
  - (3) non-patent document or that portion thereof that caused it to be listed;
  - (4) other information or that portion that caused it to be listed.
- ☐ E. Consistent with 37 CFR 1.98(d), because the IDS submitted in parent U.S. Patent Application No. \_\_\_\_\_, to which this application claims priority per 35 U.S.C. 120, complies with 37 CFR 1.98(a) to (c), copies of the patent documents, non-patent

**PATENT**

**Application # 09/650,733**

**Attorney Docket # 1011-002**

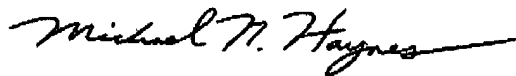
documents, pending U.S. application, and other information submitted in that parent application do not accompany this IDS.

**CONCLUSION**

The Office is hereby authorized to charge any additional fees or credit any overpayments under 37 C.F.R. 1.16 or 1.17 to Deposit Account No. 50-2504. The Examiner is invited to contact the undersigned at 434-972-9988 to discuss any matter regarding this application.

Respectfully submitted,

Michael Haynes PLC



Date: 22 July 2005

Michael N. Haynes  
Registration No. 40,014

1341 Huntersfield Close  
Keswick, VA 22947  
Telephone: 434-972-9988  
Facsimile: 815-550-8850

Approved for use through 10/31/2002. OMB 0681-0031  
 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	09/650,733
		Filing Date	30 August 2000
		First Named Inventor	Alejandro M. Pilato
		Group Art Unit	3828
		Examiner Name	Richard C. Fufts
		Attorney Docket Number	1011-002
Sheet	1	of	1

U.S. PATENT DOCUMENTS			
Examiner Initials	Patent No.	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
	6,173,332	Hickman	9 January 2001
	5,732,212	Perholtz	24 March 1998
	5,684,952	Stein	4 November 1997
	5,506,573	Ewing	9 April 1996
	5,241,625	Epard	31 August 1993

FOREIGN PATENT DOCUMENTS			
Examiner Initials	Patent No.	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document

NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature		Date Considered	
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/17 (12-04)

Approved for use through 07/31/2005, OMB 0551-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Effective on 12/08/2004.  
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).**FEE TRANSMITTAL**  
**For FY 2005**☒ Applicant claims small entity status. See 37 CFR 1.27**TOTAL AMOUNT OF PAYMENT** (\$) **180.00****Complete if Known**

Application Number	09/650,733
Filing Date	30 August 2000
First Named Inventor	Pilato, Alejandro M.
Examiner Name	Vincent, David Robert
Art Unit	3628
Attorney Docket No.	1011-002

**METHOD OF PAYMENT** (check all that apply)

☐ Check ☒ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): \_\_\_\_\_

☒ Deposit Account Deposit Account Number: **50-2504** Deposit Account Name: **Michael N. Haynes**

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee

☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☒ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

**FEE CALCULATION****1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	0
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

**2. EXCESS CLAIM FEES****Fee Description**

Each claim over 20 or, for Reissues, each claim over 20 and more than in the original patent

Small Entity Fee (\$)

50 25

Each independent claim over 3 or, for Reissues, each independent claim more than in the original patent

200 100

Multiple dependent claims

360 180

**Total Claims** **Extra Claims** **Fee (\$)** **Fee Paid (\$)**

- 20 or HP = 0 x 25 = 0

HP = highest number of total claims paid for, if greater than 20

**Indep. Claims** **Extra Claims** **Fee (\$)** **Fee Paid (\$)**

- 3 or HP = 0 x 100 = 0

HP = highest number of independent claims paid for, if greater than 3

**3. APPLICATION SIZE FEE**

If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
- 100 =	/ 50 =	0	(round up to a whole number) x 125 =	0

**4. OTHER FEE(S)**

Non-English Specification, \$130 fee (no small entity discount)

Fees Paid (\$)

0

Other: Submission of IDS (after 1st OA)

180

**SUBMITTED BY**

Signature	<i>Michael N. Haynes</i>	Registration No. (Attorney/Agent)	40,014	Telephone	434-972-9988
Name (Print/Type)	Michael N. Haynes	Date	22 Jul 2005		

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.